

IN THE CLAIMS

Please amend the claims as follows:

1. (Currently Amended): A commercial lines insurance policy system for rating,  
~~delivery and administration of commercial lines insurance policies, said system including the~~  
~~combination of comprising:~~

a central processor including operating software ~~essentially having one software~~  
~~application containing commercial lines insurance policies and forms with controls to modify~~  
~~said commercial lines insurance policies and comprising,~~

a control selection ~~for~~ interface to allow user entry into and use of control and  
processing programs to systematically enter data to selectively build data files for forming  
policy processing data bases, said systematically entered data including basic policy  
information to identify an insured and effective date for the commercial lines insurance  
policy being built, the systematically entered data further including location information for  
the insured property and risk information based on any applicable construction characteristics  
of the insured property and any contents thereof, desired type of coverage and any desired  
liability limits, coverage, information including available options as to the subject matter to  
be covered by a particular commercial lines insurance policy being built or modified as well  
as providing a selection of forms for the particular commercial lines insurance policy,

~~one software application performing functions of rating of insurance coverage, rating~~  
~~of options; rating of liability; a premium acceptance decision block; a hold print release~~  
~~decision block; a binder insurance decision block; treaty reinsurance function; non treaty~~  
~~reinsurance function; and building of a billing file, said policy processing data bases being~~  
~~built by said one software application using a multiplicity of files each containing a~~  
~~multiplicity of files to handle policy functions in the management of commercial lines~~  
~~insurance policies established by said central processor;~~

~~a user enabled interface coupled to access said one software application using said control and processing programs to systematically introduce data to build data files for building an individual commercial lines insurance policy using said forms, said operating one software application being further operative to ~~building a selected~~ build the commercial lines insurance policy from a selected one of said available standard commercial lines insurance policy forms or from added said commercial lines insurance policy forms using said policy processing data bases[[:]] and to further modify the built commercial lines insurance policy, store it, or issue it as a readout for issuing said selected commercial lines insurance policy,~~  
and

said operating software application being further operative in association with additional software applications to provide invoicing a policy premium therefore[[:]]~~said readout~~ and supplying administrative reports ~~using said one software application.~~

2. (Currently Amended) The system according to Claim 1 wherein said ~~one~~ operating software application is an application ~~of the computational and data processing types~~ using both arithmetic computations and data handling operations.

3. (Currently Amended) The system according to Claim 1 wherein said ~~one~~ operating software application includes display fields controlled by said control and processing programs for introducing policy rating, selecting forms, and insurance premium data to said commercial lines insurance policy processing data bases.

4. (Currently Amended) The system according to Claim 1 further including a firewall to the Internet for accessing said ~~one~~ operating software application using said user enabled interface on a real time basis.

5. (Currently Amended) The system according to Claim 1 ~~wherein said readout,~~  
further ~~includes~~ including a computer terminal for accessing said ~~one~~ operating software  
application.

6. (Currently Amended) The system according to Claim 1 wherein said central  
processor further includes a claims software application sharing said policy processing data  
bases of said one software application for processing insurance claims arising out of  
insurance coverages provided from said ~~one~~ operating software application.

7. (Currently Amended) The system according to Claim 6 wherein said claims  
software application is an application ~~of the computational and data processing types~~ using  
both arithmetic computations and data handling operations.

8. (Currently Amended) The system according to Claim 1 wherein said central  
processor further includes a billing software application sharing said commercial lines  
insurance policy data bases of said ~~one~~ operating software application for issuing said  
selected commercial lines policy ~~and issuing a policy therefore by said readout.~~

9. (Currently Amended) The system according to Claim 1 wherein said system  
~~readout~~ includes a printer for printing said selected commercial lines insurance policy and  
said invoicing a policy premium therefore.

10. (Currently Amended) The system according to Claim 9 further including an  
administrative computer terminal connected to said central processor for management of

commercial lines insurance policy data supplied from said ~~one~~ operating software application.

11. (Original) The system according to Claim 10 wherein said administrative computer terminal includes a central processing unit for controlling said printer in response to a command received from said central processor.

12. (Currently Amended) The system according to Claim 1 wherein said central processor further includes cash entry software application sharing said policy processing data bases of said one software application fro processing case received and cash returned arising out of insurance coverages provided from said ~~one~~ operating software application.

13. (Currently Amended) The system according to Claim 12 wherein said cash entry software application is an application ~~of the computational and data processing types~~ using both arithmetic computations and data handling operations.

14. (Currently Amended) The system according to Claim 1 wherein said central processor further includes an administrative report software application sharing said policy processing data bases of said one software application for generating daily and monthly reports arising out of insurance coverages provided from said ~~one~~ operating software application.

15. (Currently Amended) The system according to Claim 14 wherein said administrative report software application is an application ~~of the computational and data processing types~~ using both arithmetic computations and data handling operations.

16. (Original) The system according to Claim 14 wherein said administrative report software application identifies: policies to be canceled due to non payment; invoices based on due date; billing invoice statement; returned insurance premium; agent reports; billing aged accounts receivable report; coverage reports; and reinsurance report.

17. (Currently Amended) The system according to Claim 1 wherein said central processor further includes a claims software application, a billing software application, a cash entry software application and administrative software report application each sharing said policy processing data bases of said ~~one~~ operating software application.

18. (Currently Amended) A method for issuing commercial lines insurance, said method including the steps of:

providing a central processor ~~essentially~~ with ~~one~~ an operating software application containing commercial lines insurance policies and forms ~~with controls to modify said commercial lines insurance policies and a control selection~~ a user enabled interface for entry into control and processing programs to systematically enter data to build data files for forming policy processing data bases[[,]]~~said one software application performing functions of rating of insurance coverage; rating of options; rating of liability; a premium acceptance decision block; a hold print release decision block; a binder insurance decision block; treaty reinsurance function; non treaty reinsurance function; and building of a billing file; said policy processing data bases being built by said one software application using a multiplicity of files each containing a multiplicity of files to handle policy functions in the management of commercial lines insurance policies established by said central processor;~~

forming commercial lines insurance policy data bases by accessing said ~~one~~ operating software application with a the user enabled interface for entry into the control and processing programs to systematically enter data to build said data files for forming said policy processing data bases;

using said ~~one~~ operating software application to build a selected commercial lines insurance policy from a ~~selected~~ one of said commercial lines insurance policies selected by the user enabled interface;

using said ~~one~~ operating software application for issuing the selected commercial lines insurance policy and invoicing a policy premium therefore; and

using said ~~one~~ operating software application for supplying administrative reports using said commercial lines insurance policy data bases.

19. (Currently Amended) The method according to Claim 18 including the further step of processing insurance claims by using a claims software application sharing said policy processing data bases for processing claims against insurance coverage provided from said ~~one~~ operating software application.

20. (Currently Amended) The method according to Claim 19 wherein said claims software application is an application ~~of the computational and data processing types~~ using both arithmetic computations and data handling operations.

21. (Currently Amended) The method according to Claim 19 including the further step of using an administrative report software application sharing said policy processing data bases to generate daily and monthly reports of insurance coverages provided from said ~~one~~ operating software application.

22. (Currently Amended) The method according to Claim 21 wherein said administrative report software application is an application ~~of the computational and data processing types~~ using both arithmetic computations and data handling operations.

23. (Currently Amended) The method according to Claim 18 including the further step of using a cash entry software application sharing said policy processing data bases for processing cash transactions arising out of insurance coverages provided from said ~~one~~ operating software application.

24. (Currently Amended) The method according to Claim 23 wherein said cash entry software application is an application ~~of the computational and data processing types~~ using both arithmetic computations and data handling operations.

25. (Original) The method according to Claim 18 including the further step of using a billing software application sharing said policy processing data bases for said step of issuing the selected commercial lines insurance policy and invoicing the policy premium therefore.

26. (Currently Amended) The method according to Claim 25 wherein said billing software application is an application ~~of the computational and data processing types~~ using both arithmetic computations and data handling operations.

27. (Currently Amended) The method according to Claim 18 wherein said ~~one~~ operating software application is an application ~~of the computational and data processing types~~ using both arithmetic computations and data handling operations.

28. (Currently Amended)The method according to Claim 18 wherein said ~~one~~ operating software application forms display fields controlled by said control and processing programs for introducing policy rating, selecting forms, and insurance premium data to said commercial lines insurance policy processing data bases.

29. (Currently Amended)The method according to Claim 18 including the further step of providing a firewall to the Internet for accessing said ~~one~~ operating software application using said user enabled interface on a real time basis.

30. (Currently Amended)The method according to Claim 18 wherein said step of issuing the selected commercial lines insurance policy includes using a computer terminal for accessing said ~~one~~ operating software application.

31.(Original) The method according to Claim 30 wherein said step of issuing the selected commercial lines insurance policy includes using a printer connected to said computer terminal for printing said selected commercial lines insurance policy and said invoicing a policy premium therefore.

32. (Currently Amended)The method according to Claim 18 including the further step of using an administrative computer terminal to supply said administrative reports for management of commercial lines insurance policy data supplied from said ~~one~~ software application.



33. (Original) The method according to Claim 21 wherein said administrative report software application identifies: policies to be canceled due to non payment; invoices based on due date; billing invoice statement; returned insurance premium; agent reports; billing aged accounts receivable report; coverage reports; and reinsurance report.

34. (Currently Amended)The method according to Claim 18 wherein said central processor further includes a claims software application, a billing software application, a cash entry software application and administrative software report application each sharing said policy processing data bases of said ~~one~~ operating software application.